

**Human Right Commission  
April 28, 2004 Meeting Minutes**

**Members Present:** Marie Glaze, Glenn Glasgow, David Finke, Dee Campbell-Carter, Valeta Snell-Smith

**Members Excused:** Lawrence Morganfield III

**Members Absent:** Mike Blum

**Staff Present:** Phil Steinhaus, Fred Boeckmann, Nanette C.M. Ward

- I. Call to Order/Introductions:** Campbell-Carter called the meeting to order.
- II. Approval of Agenda:** Finke moved to approve the agenda. The motion was seconded by Glasgow and passed by a unanimous vote.
- III. Approval of 3/17/04 Meeting Minutes:** Tabled to later in the meeting.
- IV. Presentation of Impediments to Fair Housing Choice Report:** Tom Lata from the City Department of Planning and Development and Troy Balthazor from Services for Independent Living presented the report prepared by the Fair Housing Committee for the commission's review and approval. Lata explained the report is a component of the city's five-year consolidated plan which is submitted to the federal department of Housing and Urban Development (HUD). He said that they are doing a more thorough study this year and set up three sub-committees to develop the report. The committees were: 1.) Discrimination; 2.) Accessibility and Housing Design; and 3.) Enforcement.

Lata explained that a consulting firm (J-Quad) was hired to assist with the report and the firm developed the fair housing index on page 9 and figure 7 which focused on lending discrimination and also looked at employment opportunities. They also looked at the location of accessible housing and determined that there is a shortage in our community. In addition, the consultants looked at lending data and reported a correlation between race and loan applicants. The following are a few excerpts from the report:

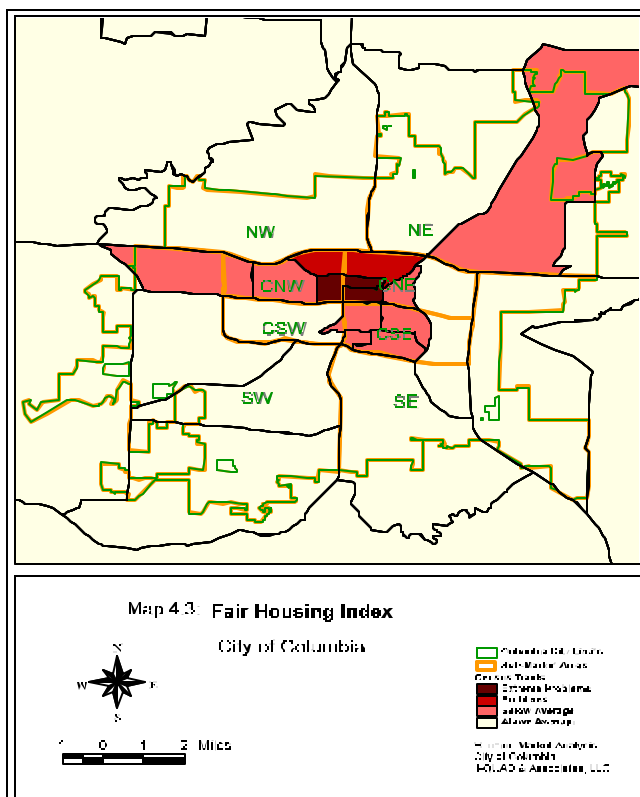
"Data for ten variables were gathered, by census tract, for analysis. These ten variables were: percent minority, percent female-headed households with children, median housing value, median contract rent, percent of the housing stock built prior to 1960, median household income, percent of the population with less than a high school degree, percent of the workforce unemployed, percent using public transportation to go to and from work, and the ratio of loan denials to loan originations for 1997 through 2002 from the Home Mortgage Disclosure Act (HMDA) data published by the Federal Financial Institutions Examination Council."

"Once the relationship of the variables was established, each variable was standardized. When all variables were standardized, the data for each census tract were summed with negative or positive values given to each variable to assure that effects were being combined. For instance, high minority concentrations raise suspicions that the population could be experiencing housing discrimination outside of the neighborhood, therefore, the percent minority variable would be given a negative value. Conversely, one would think that in areas of high housing values, the current residents are not having problems with fair housing choice. Median housing value, therefore, would be assigned a positive value."

Each variable was considered in this light and assigned an appropriate sign, thus combining effects. This new variable, the total for each census tract, was then standardized as described for the original ten variables above.

The standardized form of the total variable provides a means of identifying individual census tracts where fair housing choice is at high risk due to demographic factors most often associated with housing discrimination. With the data presented in standardized form, the results can be compared to the standard normal distribution, represented by a bell curve with a mean of 0 and a standard deviation of 1. The analysis shows extreme problem areas as those census tracts with standard scores below  $-2.00$ . Scores between  $-1.99$  and  $-1$  are designated problem areas. Scores between  $-0.99$  and  $0$  are reported as below average and above  $0$  as above average.

It should be emphasized that the data used to perform this analysis do not directly report fair housing violations. The data were utilized in order to measure potential problems based on concentrations of demographic groups who most often experience restrictions to fair housing choice. Areas identified as having problems are those where there are high concentrations of minorities, female-headed households, unemployment, high school dropouts, and low property values.



He reported the committee did find some evidence of red lining and discrimination in lending. Another issue reported was the denial of insurance based on credit scoring and denial of coverage after claims. It was noted that there is a higher risk of losing insurance due to older homes and/or being located in a high crime rate area.

Another concern is sub prime lending, in particular predatory loans that charge high or unnecessary fees and may have loan to value ratios exceeding 100%.

Troy Balthazor reported on the accessible housing section of the report. He said that accessible building guidelines don't cover single family and duplexes which is most of what is being built in Columbia. The subcommittee felt the key to address this issue is to utilize funds available to encourage accessible housing and educate builders about these funds.

Lata added that the report states that more fair housing education efforts are needed and that a number of agencies do address this issue now including: the city Planning Department which distributes predatory lending brochures; the Columbia Board of Realtors; the Human Rights Commission which investigates complaints; Services for Independent Living which addresses accessible housing issues; the Columbia Housing Authority and the Boone County Council on Aging which does housing rehabilitation.

Balthazor reviewed the educational strategies recommended in the report which include: increasing loan applications from targeted areas; addressing predatory lending practices; providing information on home owners insurance; education about tenant rights; educational

outreach to persons with disabilities, builders and developers, and neighborhood associations. The report recommends that a fair housing coalition be developed to develop strategies, resources, and improve educational efforts. The report also identifies the need to strengthen affordable and accessible housing efforts.

The commission discussed the report. Finke suggested that the commission could adopt the whole plan or parts of the plan. The group could also pursue some specific recommendations for ordinance changes. The commission decided to spend time reviewing the report during the next month in order to discuss the report more fully at their May meeting.

## **V. Old Business**

- A. Community Study Circles Program Report:** Ward reported there are over 40 people registered for annual round of Let's Talk, Columbia! on May 1 and 2. There will be 4 or possibly 5 study circles. She added that there are many people of color are registered for the program and that there are 8 facilitators trained and ready to go.

Ward also reported that the April Community Circle was attended by 12 people. The program modeled study circle dialogues to give participants a sample of the annual program.

In addition she shared that she has started training 6 student facilitators to lead the Hickman High School "discussion groups" next fall. They will possibly hold a student "discussion group" with 9th graders before the end of the year.

She added that any volunteer help for next weekend would be appreciated.

- B. "USA-PATRIOT" Act:** Finke reported a letter from the commission is on the City Council agenda for May 3, under reports. Steinhaus added it will be near the end of the agenda. He will be present in case the City Council has questions of staff but is unsure if commission attendance is requested.

Finke shared that a number of cities and states have taken action on this issue since the report was submitted. He plans to attend the City Council meeting to offer his support. He feels it is important to hear how the community feels about the act. He feels that persons of Middle-Eastern descent in our community may be most affected by the act.

- C. FY2005 Budget Committee:** Steinhaus will call a meeting in the next few weeks. They will develop a budget for presentation to the commission at the next meeting.

## **VI. New Business**

- A. Election of Officers:** Campbell-Carter opened the floor for nominations. A motion was made by Finke and seconded by Glasgow to nominate Campbell-Carter for Chair. Campbell-Carter declined the nomination.

Campbell-Carter made a motion which was seconded by Glasgow to nominate Finke as Chair. Finke said he would accept the nomination only if the Vice-Chair would accept joint responsibility for leadership. The motion passed by a unanimous vote. Glasgow nominated Campbell-Carter for Vice-Chair. The motion was seconded by Finke and passed by a unanimous vote. Glaze nominated Snell-Smith for secretary. The motion was seconded by Campbell-Carter and passed by a unanimous vote.

- B. "Celebrate the Dream" Black History Month Job Shadowing Program Report:** Steinhaus passed around copies of the final report.

- C. **Partners In Education Week Activities:** Steinhaus reviewed the schedule for the parade and the banquet. Steinhaus has prepared a display for the banquet reception.
- D. **Partners In Education Semi-Annual Report:** Steinhaus reviewed the report of activities for the past six months.

## VII. Staff Reports

- A. **Community Services:** Steinhaus reviewed news articles that were included in commissioner's folders. He mentioned the town hall meeting on discrimination sponsored by Councilperson Almata Crayton. He said that some important issues were discussed and that the meeting provided an opportunity for the community to speak out about these issues. Steinhaus said there were many people who voiced concerns about discrimination by the Columbia Police Department who also gave examples of how they felt the treatment they received by the police was discriminatory in nature. He added that he appreciated that many members of the commission were also present at the meeting.
- B. **Law Department:** No report.
- C. **Investigations:** Ward reported that Community Circles will be held on May 20 and June 24 in the Friends Room at the library from 6:00 - 8:45 p.m.

- VIII. **Closed Session:** Finke moved to go into closed session to discuss pending cases. Motion was seconded by Snell-Smith and a roll-call vote was taken. Campbell-Carter called the roll with the following vote: Glaze, yes; Glasgow, yes; Finke, yes; Snell-Smith, yes; Campbell-Carter, yes.

After a motion to go out of closed session Snell -Smith called the roll with the following vote: Glaze, yes; Glasgow, yes; Finke, yes; Snell-Smith, yes; Campbell-Carter, yes.

- IX. **Public Comment:** None.

- X. **Commissioner Comment:** Ward read a thank you note from Philpott that shared how her work for the commission had an impact on her life and future career choices.

Finke shared that he had reviewed the city web site and found that updates he had suggested had been made. He encouraged commissioners to look at the site from time to time, especially through the assumed eyes of a new or naive person searching for the first time, and then give Steinhaus feedback. He expressed gratitude for the amount of information that Steinhaus managed on the commission's web site.

He noted that the community meeting on discrimination was very moving and that he appreciated the commission members that had attended along with 2 staff.

Commissioners noted that many of the complaints voiced at the meeting would not fall under the commission's jurisdiction.

Campbell-Carter said that she appreciated the opportunity for people to share their concerns. She is not optimistic that things will improve but is still hopeful.

Ward shared that she had done training with staff from the city's Activities and Recreation Center (ARC) and that she feels that additional training is needed.

Glasgow said that the community meeting reminded him of a meeting in Kansas City years ago when the people realized that they had a right to vote. They subsequently elected a black

mayor. He added that history holds other examples like the Irish learning to use politics to gain power.

Snell-Smith stated that people are intimidated to speak up sometimes and that some have lost hope that things will improve. She added that her son Huston will attend the "Anytown" program.

She also shared that she is helping to sponsor World Laughter Day on Sunday, May 2 from 2:00-3:00 p.m. The idea is that laughter is stress relieving and helps people form better relationships and encourages acceptance of individual differences.

**XI. Adjournment:** The meeting was adjourned.

Respectfully Submitted,

Phil Steinhaus, Manager  
Office of Community Services